

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Thomas J Cravalho
 Shannon J Cravalho
 Debtors

Case No. 19-16187-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb	+Thomas J Cravalho, Shannon J Cravalho, 141 Garnet Drive, Gilbertsville, PA 19525-8124
14398035	+Capl/basspro, Po Box 30281, Salt Lake City, UT 84130-0281
14398036	+Capl/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14398037	+Children's Hospital of Philadelphia, PO Box 822551, Philadelphia, PA 19182-2551
14398045	+Marriot Bonvoy, P.O. Box 15123, Wilmington, DE 19850-5123
14398047	+Patriot Chevrolet, 4- Auto Park Blvd, Royersford, PA 19468
14398048	+Pottstown Hospital, 1600 E High Street, Pottstown, PA 19464-5093
14398049	+Reading Hospital, 6 Spruce Street, Reading, PA 19611-1454
14398050	+Roundpoint Mortgage, Po Box 19409, Charlotte, NC 28219-9409
14398051	+St Marys Credit Union, 293 Boston Post Ro, Marlborough, MA 01752
14398055	+Tri County Area FCU, 1550 Medical Drive, Pottstown, PA 19464-3225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: megan.harper@phila.gov Feb 15 2020 03:13:40	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2020 03:12:54	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2020 03:13:21	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14398034	+EDI: TSYS2.COM Feb 15 2020 08:03:00	Barclays Bank Delaware, Po Box 8803,
	Wilmington, DE 19899-8803	
14398038	+EDI: CITICORP.COM Feb 15 2020 08:03:00	Citicards Cbna, Po Box 6217,
	Sioux Falls, SD 57117-6217	
14398039	+EDI: CRFRSTNA.COM Feb 15 2020 08:03:00	Credit First N A, Pob 81315,
	Cleveland, OH 44181-0315	
14398041	+EDI: CHASE.COM Feb 15 2020 08:03:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14398042	+E-mail/Text: bncnotices@becket-lee.com Feb 15 2020 03:12:25	Kohls/capone,
	N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096	
14398043	+EDI: WFNNB.COM Feb 15 2020 08:03:00	Lane Bryant Retail/soa, 450 Winks Lane,
	Bensalem, PA 19020-5932	
14398044	E-mail/Text: camanagement@mtb.com Feb 15 2020 03:12:32	M&t Bank, Po Box 900,
	Millsboro, DE 19966	
14398046	+EDI: NAVIENTFKASMSERV.COM Feb 15 2020 08:03:00	Navient, 123 S Justison St,
	Wilmington, DE 19801-5363	
14398052	+EDI: RMSC.COM Feb 15 2020 08:03:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14398053	+EDI: RMSC.COM Feb 15 2020 08:03:00	Syncb/rakutn, Po Box 965024, Orlando, FL 32896-5024
14398054	+EDI: CITICORP.COM Feb 15 2020 08:03:00	Thd/cbna, Po Box 6497,
	Sioux Falls, SD 57117-6497	
14398040	EDI: USBANKARS.COM Feb 15 2020 08:03:00	Elan Financial Service, Po Box 108,
	Saint Louis, MO 63166	

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
JOSEPH L QUINN on behalf of Debtor Thomas J Cravalho CourtNotices@rqplaw.com
JOSEPH L QUINN on behalf of Joint Debtor Shannon J Cravalho CourtNotices@rqplaw.com
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Thomas J Cravalho</u>	Social Security number or ITIN	xxx-xx-9947
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Shannon J Cravalho</u>	Social Security number or ITIN	xxx-xx-1773
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-16187-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas J Cravalho

Shannon J Cravalho

2/13/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.